

# Introduction

The Southeast Regional Housing Needs Report is based on findings from the Next Decade of Housing in Minnesota study. The purpose of the study is to quantify the need for affordable housing for low-income households from 2000 to 2010. The study was completed by BBC Research & Consulting, an independent firm that specializes in housing market analysis. The study was funded by a collaborative of public and philanthropic organizations that provide resources for affordable housing development.<sup>1</sup>

The main study report includes findings for the entire state, the seven-county Twin Cities Metropolitan Area, and Greater Minnesota. Each regional report includes an overview of the statewide results and detailed findings for the region. Additional information about the study model and findings is provided in the main report.

Counties covered in the Southeast regional report include Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, and Winona.

## Overview of Housing Market Model

The housing model developed in this study uses the best available current and projected demographic and housing data to evaluate the need for affordable housing throughout the state. The study results are presented in the following exhibits.<sup>2</sup>

### **Exhibit 1: Income by Household Type, 2000 and 2010**

Exhibit 1 identifies the number of households by income level (e.g., 900 households at 30 to 50 percent of area median income) and type (family/non-family structure) in 2000 and 2010. It also shows the changes between the two periods, which is critical to identifying the unmet need in 2010.

### **Exhibit 2: Structure of the Low-Income Housing Market, 2000**

Exhibit 2 identifies the number of existing low-income households<sup>3</sup> and how they are housed (in subsidized units or private-market units). It calculates the number of cost-burdened households<sup>4</sup> that existed in 2000, a large component of housing need.

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<sup>1</sup> Funders of the study include the Family Housing Fund, Greater Minnesota Housing Fund and Minnesota Housing Finance Agency. Additional support was provided by the Metropolitan Council.

<sup>2</sup> A detailed description of the data, assumptions and calculations in each exhibit is provided in Section II of the main report (available through the Minnesota Housing Finance Agency).

<sup>3</sup> For the purposes of the Next Decade of Housing in Minnesota project, low-income households are defined as households with incomes below 60 percent of the Twin Cities Metropolitan Area family median income and below 80 percent of county family median income for the remaining 80 counties of Greater Minnesota.

<sup>4</sup> Households are considered cost-burdened if they spend more than 30 percent of their gross income to occupy their housing.

### **Exhibit 3: Unmet Low-Income Housing Need (New Construction), 2000-2010**

Exhibit 3 identifies the unmet need for new low-income housing units in 2010 using the following approach:

$$\begin{array}{r} \text{New Low-Income Households 2000-2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Private Market by 2010} \\ \text{minus} \\ \text{Expected Provision of Low-Income Units by the Public and Philanthropic Sectors by 2010} \\ \text{equals} \\ \text{Unmet Need for New Low-Income Units in 2010} \end{array}$$

For the statewide, Twin Cities Metropolitan Area, and Greater Minnesota reports, the model estimates the number of low-income subsidized units provided by public and philanthropic entities to determine the total unmet need. The provision of subsidized housing is not predicted at the county or regional level since there are no reliable projections. More detail on this issue is provided in Section II of the main report.

### **Exhibit 4: Analysis of Unmet Need, 2010**

Exhibit 4 presents data on unmet need in 2010 for new construction and housing assistance (for cost burdened households) at the state, Greater Minnesota, and Twin Cities Metropolitan Area levels.

### **Study Limitations**

BBC Research believes the study presents an accurate picture of housing needs in Minnesota. However, there are some important data limitations that affect the study results:

- The estimated housing needs of Minnesota's homeless population are included in the "cost burdened" category. However, homeless households are very difficult to count. The study estimated this need using the most recent data available from the statewide Quarterly Shelter Survey. This is a very conservative estimate of homelessness, as it only includes those utilizing shelters on a given night. More complete information on the overall need for housing to serve the homeless will be available in the 2003 Wilder Research Center survey of homeless adults and children in Minnesota, expected to be released in early 2004.
- An analysis of housing units lost to demolition and attrition, as well as units that are in poor condition or overcrowded, is not included in the study. Good statewide data was not available, so the researchers excluded these factors in the calculation of housing need. As a result, the study presents a conservative picture of housing need.
- Since the level of public and philanthropic resources available to each county during the decade cannot be predicted, the actual shortfall of affordable housing (after provision of subsidized units) can only be calculated at the statewide, Twin Cities Metropolitan Area and Greater Minnesota levels rather than for individual counties.

- The study only provides data at the county level, which may mask trends at the sub-county (i.e., city) level. For example, some rural counties may show no housing need due to declining populations, but particular cities within the county may experience growth and need additional housing. In these cases, local area market research will be required to make decisions about the level of housing need and the provision of public and philanthropic resources.
- The study does not attempt to predict policy changes or funding priorities during the coming decade. It does not offer funding recommendations, such as the type of subsidized housing (e.g., owner versus rental) that should be provided to address the identified shortfall. It is the responsibility of a variety of decision makers at the local, regional, and state levels to evaluate the study results and determine the appropriate responses.

## Statewide Findings

During the past several years, the issue of affordable housing has become increasingly prominent in Minnesota. The Next Decade of Housing in Minnesota study indicates that many households will continue to have difficulty finding affordable housing in the coming years.

- Almost 300,000 low-income households are living in unaffordable housing.<sup>5</sup> For the one-third of these households that earn less than 30 percent of the state median income, this housing cost burden often forces difficult choices between housing and other necessities.
- There will be a shortfall of approximately 33,000 affordable housing units for low-income households by 2010. This shortfall will occur despite increased private market production and significant public and philanthropic contributions for affordable housing.

**Almost 300,000 low-income Minnesota households are paying more than they can afford for housing.** In 2000, Minnesota had more than 791,000 low-income households. This represented 42 percent of all households in the state. Of these households, approximately 300,000 (or 38 percent) spent more than 30 percent of their income on housing.<sup>6</sup> Seventy percent of these households earn less than 50 percent of median income and 36 percent earn less than 30 percent of median income. Assistance for these households could take many forms, including but not limited to new unit construction, rent subsidies, vouchers, and other forms of subsidy.

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<sup>5</sup> The Department of Housing and Urban Development (HUD) defines housing as unaffordable if the household spends more than 30 percent of gross income to occupy it.

<sup>6</sup> The figure counting those households paying above 30 percent of their incomes for housing also includes households who were homeless according to the statewide Quarterly Shelter Survey.

**Demographic trends will result in 116,000 new low-income households seeking affordable housing by 2010.** From 2000 to 2010, Minnesota is expected to grow by almost 207,000 households, or about 11 percent. More than one-half of these new households, approximately 116,000, are projected to be low-income households.

**The private sector is projected to be able to satisfy 49 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 59,300 affordable units.** The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 116,000 new low-income households by 2010, it is expected that approximately half (59,300 households) will not find affordable housing units in the private market.

**Public and philanthropic funding may create 26,400 new affordable units, but 32,800 households will still lack affordable housing in 2010.** Among the 59,300 new low-income households not served by the private market, about 26,400 (45 percent) are expected to find housing in newly-developed subsidized units financed by public and philanthropic organizations during the decade.<sup>7</sup> This leaves 32,800 new low-income households (55 percent) that will not be affordably housed by any provider in 2010. Of these households, 70 percent are expected to have incomes less than 50 percent of median, and 33 percent will have incomes less than 30 percent of median. Approximately 22,200 of these households will live in the Twin Cities Metropolitan Area, while 10,600 will reside in Greater Minnesota.

## **Southeast Region Trends**

The Southeast region includes the following 20 counties: Blue Earth, Brown, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Sibley, Steele, Wabasha, Waseca, Watonwan, and Winona. There were 260,224 households in the Southeast region in 2000, about 14 percent of all households in Minnesota.

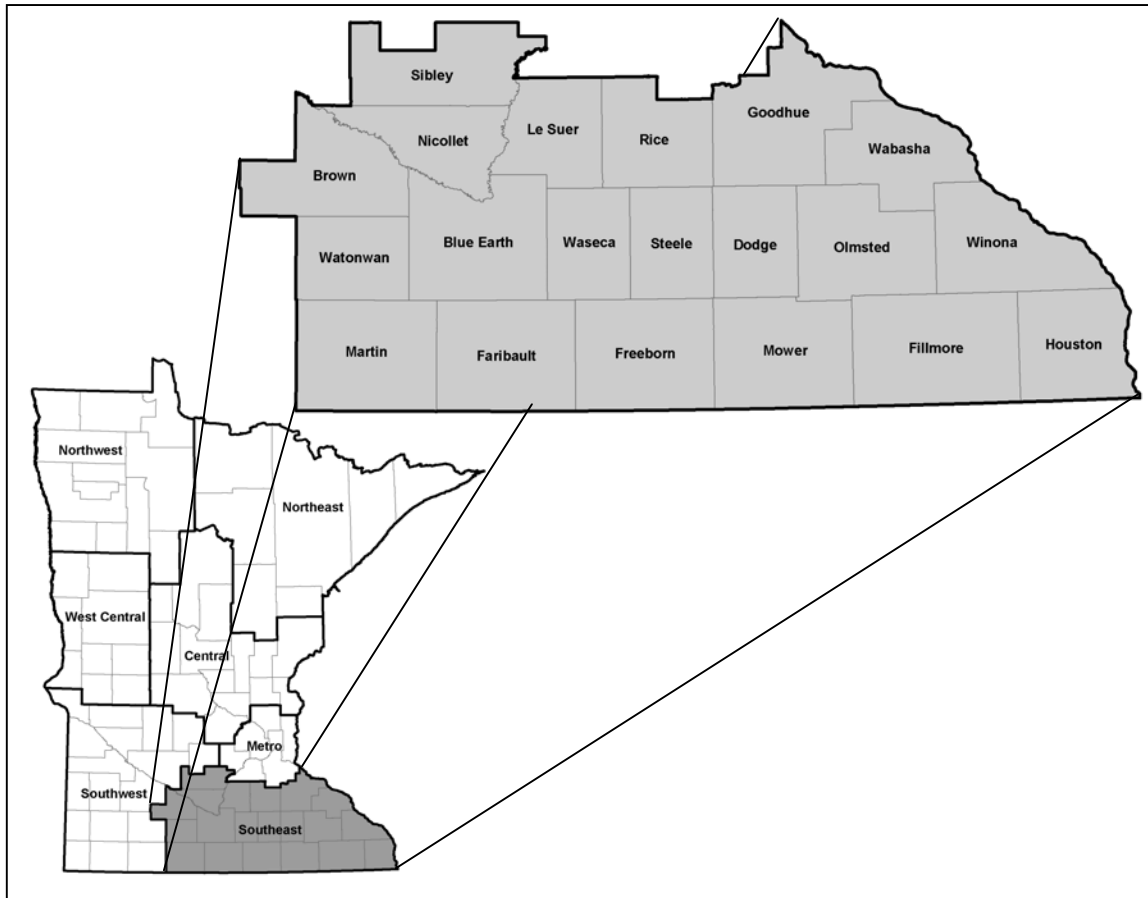
Population centers above 20,000 in the Southeast region include Austin, Faribault, Mankato, Owatonna, Winona and Rochester, which, at roughly 86,000 people, is the largest city in the region. Olmsted County (home to Rochester), had about 48,000 households in 2000, roughly 18 percent of the region's total.

Map 1 shows the counties that make up the Southeast region. Table 1 presents an overview of the number of low-income households in 2000, growth of low-income households this decade, and expected housing need in 2010. The next section explores these numbers in greater detail for the Southeast region.

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<sup>7</sup> Public funding sources include the Minnesota Housing Finance Agency, Department of Housing and Urban Development, Department of Employment and Economic Development, and other government sources. Philanthropic sources include the Family Housing Fund, Greater Minnesota Housing Fund, and other private funders.

**Map 1.  
Southeast Region**



Source: BBC Research & Consulting.

**Table 1.  
Summary of Unmet Low-Income Housing Need by Region, 2000 - 2010**

	Total Low-Income Households 2000	Change Between 2000 and 2010				
		New Low-Income Households 2010	New Low-Income Households Not Served by Private Market	Expected Public/ Philanthropic Housing Provision	Unmet New Housing Construction Need	Housing Assistance Need <sup>2</sup>
Greater Minnesota Region						
Central	104,221	27,063	10,873	N/A <sup>1</sup>	N/A <sup>1</sup>	32,386
Northeast	64,295	6,081	2,759			20,319
Northwest	30,538	3,040	1,470			8,805
<b>Southeast</b>	<b>126,996</b>	<b>11,557</b>	<b>4,748</b>			<b>37,387</b>
Southwest	53,437	3,511	1,698			14,681
West Central	38,688	3,909	1,576			12,099
Greater Minnesota Total	418,175	55,160	23,124	12,561	10,563	125,677
7-County Metro Twin Cities	372,855	60,478	36,127	13,865	22,262	171,062
Minnesota State Total	791,030	115,638	59,251	26,426	32,825	296,739

Note: <sup>1</sup> Forecasting production of new low-income housing between 2000 and 2010 by public and philanthropic entities throughout the regions in Greater Minnesota is very difficult to accomplish and would likely introduce significant potential for error in predicting unmet housing need in 2010. Instead, housing production by public and philanthropic entities is forecast at the Greater Minnesota level.

<sup>2</sup> Housing Assistance Need measures low-income households that were cost-burdened in 2000, and for whom some sort of housing assistance program (that is administered during the decade) would be helpful.

Source: BBC Research & Consulting.

## Key Findings

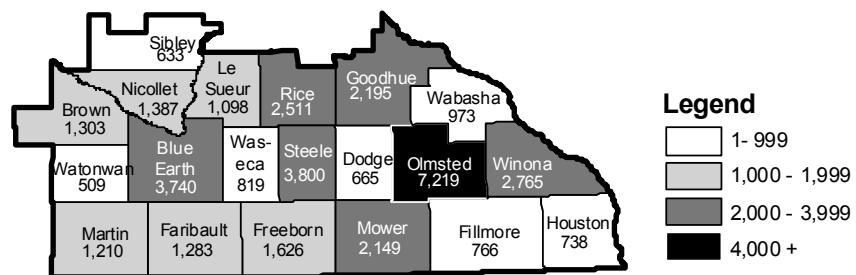
In 2000, there were 127,000 low-income households in the Southeast region, comprising over 49 percent of all households. Approximately 20 percent of the region's low-income households (24,700) lived in Olmsted County. Another 9 percent of the region's low-income households were in Blue Earth County.

Approximately 37,400 low-income households in the Southeast region (29 percent) are paying more than they can afford for housing (Map 2). The percentage of low-income households that are cost-burdened is generally in the range of 25 to 35 percent across the region. However, a few counties fall outside of this range, including Fillmore and Houston counties on the low end (20 percent of low-income households being cost-burdened), and Steele County on the high end (59 percent). Assistance for cost-burdened households could take many forms, including, but not limited to, new unit construction, rent subsidies, vouchers, and other forms of subsidy.

There were 13,807 subsidized housing units in the region in 2000, or nearly enough to house 11 percent of the low-income population. Seventeen percent of these units were located in Olmsted County.

**Map 2.  
Cost Burdened  
Households in the  
Southeast Region,  
2000**

Source:  
BBC Research & Consulting.



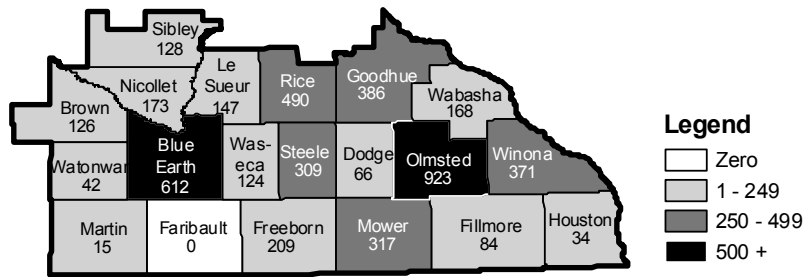
Demographic trends will result in almost 11,600 new low-income households seeking affordable housing by 2010. From 2000 to 2010, the Southeast region is expected to grow by about 12,800 households, or about 5 percent. However, the number of middle- and upper-income households is expected to increase by only 1,200 households, while the number of low-income households is expected to increase by about 11,600. Among new low-income households, 44 percent will reside in the four largest counties: Blue Earth, Olmsted, Rice and Winona.

The private market can only meet 59 percent of the increased demand for affordable housing by 2010, resulting in a shortfall of 4,700 affordable units (Map 3). The private housing market effectively meets the needs of many Minnesota households. However, rising construction and operating costs make it increasingly difficult to provide affordably-priced housing for low-income households. Of the 11,600 new low-income households by 2010, it is expected that about 41 percent (approximately 4,700 households) will not find affordable housing units in the private market.

The majority of households not served by the private market in 2010 will be in Blue Earth, Freeborn, Olmsted and Rice counties, with approximately 20 percent of these households in Olmsted County.

**Map 3.  
New Low-Income  
Households Not Served  
by the Private Market in  
the Southeast Region,  
2000 to 2010**

Source:  
BBC Research & Consulting.



Public and philanthropic funding may create new affordable units, but households will still lack affordable housing in 2010. The study does not estimate the level of public and philanthropic resources available to each county (nor to the Southeast region) during the decade. Some of the 4,700 households not served by the private market will be served by new units from the public and philanthropic sectors; however, there will still be unmet need for low-income housing in the Southeast region by 2010.

# Southeast Region

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Male	Married Couples		
			Female				
Total	260,224	100%	13,093	5,271	68,963	61,859	111,038
Total Low-Income Households (<80% of median) <sup>(2)</sup>	126,996	49%	11,265	3,909	15,015	45,044	51,763
30% of median family household income <sup>(3)</sup>	36,232	14%	4,218	805	1,630	17,474	12,105
30 - 50%	35,340	14%	3,794	1,248	2,871	13,400	14,027
50 - 60%	18,673	7%	1,464	704	2,600	5,441	8,464
60 - 80%	36,752	14%	1,788	1,153	7,914	8,729	17,167
80 - 115%	60,248	23%	1,369	881	22,378	8,736	26,882
115%+	72,980	28%	459	481	31,569	8,079	32,392

2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Male	Married Couples		
			Female				
Total	272,985	100%	14,274	5,541	71,452	63,779	117,939
Total Low-Income Households (<80% of median) <sup>(2)</sup>	138,553	51%	12,586	4,243	16,033	46,522	59,168
30% of median family household income <sup>(3)</sup>	41,138	15%	4,909	907	1,850	18,104	15,368
30 - 50%	39,501	14%	4,245	1,391	3,217	13,827	16,821
50 - 60%	20,043	7%	1,564	758	2,786	5,611	9,324
60 - 80%	37,870	14%	1,868	1,187	8,180	8,980	17,655
80 - 115%	49,781	18%	1,147	753	18,229	8,997	20,654
115%+	84,651	31%	541	544	37,190	8,260	38,116

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Male	Married Couples		
			Female				
Total	12,760	100%	1,181	269	2,490	1,920	6,901
Total Low-Income Households (<80% of median) <sup>(2)</sup>	11,557	91%	1,322	334	1,018	1,478	7,405
30% of median family household income <sup>(3)</sup>	4,907	38%	691	102	221	630	3,263
30 - 50%	4,161	33%	451	143	346	427	2,793
50 - 60%	1,370	11%	100	54	186	170	860
60 - 80%	1,119	9%	79	34	266	251	489
80 - 115%	(10,467)	-82%	(223)	(128)	(4,149)	261	(6,228)
115%+	11,671	91%	82	64	5,621	181	5,724

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.



## Southeast Region

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-income households (&lt; 80% of median)</b>	<b>126,996</b>	<b>100%</b>	<b>30,189</b>	<b>100%</b>	<b>45,044</b>	<b>100%</b>	<b>51,763</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing subsidized units <sup>(2)</sup>	13,807	11%	+	11,442	38%	+	2,315	5%
+ Private Market Units <sup>(3)</sup>	<u>75,802</u>	<u>60%</u>	+	<u>10,394</u>	<u>34%</u>	+	<u>28,272</u>	<u>63%</u>
= <b>Total</b>	<b>89,609</b>	<b>71%</b>	=	<b>21,836</b>	<b>72%</b>	=	<b>30,587</b>	<b>68%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>37,387</b>	<b>29%</b>		<b>8,354</b>	<b>28%</b>		<b>14,456</b>	<b>32%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Southeast Region

**Exhibit 3. Unmet Low-Income Housing Need (New Construction), 2000-2010**

		All Low- Income Households	Family Households with Children	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	11,557	2,674	1,478	7,405
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>6,808</u>	<u>760</u>	<u>748</u>	<u>5,300</u>
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>4,748</b>	<b>1,913</b>	<b>730</b>	<b>2,105</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Blue Earth County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Male	Married Couples		
				Female				
Total	\$50,300	21,163	100%	1,145	380	4,846	4,209	10,583
Total Low-Income Households (<80% of median) <sup>(2)</sup>		10,979	52%	963	289	1,064	2,903	5,761
30% of median family household income <sup>(3)</sup>	\$15,090	3,231	15%	397	49	117	1,089	1,578
30 - 50%	\$25,150	3,124	15%	368	99	178	859	1,620
50 - 60%	\$30,180	1,452	7%	84	42	185	314	827
60 - 80%	\$40,240	3,173	15%	114	100	584	640	1,736
80 - 115%	\$57,845	4,336	20%	138	59	1,387	617	2,135
115%+	\$57,845 +	5,848	28%	44	33	2,395	689	2,687

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Male	Married Couples		
				Female				
Total	\$70,544	22,185	100%	1,313	398	4,816	4,348	11,311
Total Low-Income Households (<80% of median) <sup>(2)</sup>		12,418	56%	1,155	316	1,125	2,999	6,823
30% of median family household income <sup>(3)</sup>	\$21,163	4,250	19%	539	63	158	1,126	2,364
30 - 50%	\$35,272	3,505	16%	413	111	200	887	1,894
50 - 60%	\$42,326	1,603	7%	92	46	205	324	935
60 - 80%	\$56,435	3,060	14%	110	96	563	661	1,630
80 - 115%	\$81,126	3,458	16%	110	47	1,106	638	1,558
115%+	\$81,126 +	6,309	28%	48	35	2,585	711	2,930

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Male	Married Couples		
			Female				
Total	1,021	100%	167	18	(31)	139	728
Total Low-Income Households (<80% of median) <sup>(2)</sup>	1,438	141%	192	27	61	96	1,062
30% of median family household income <sup>(3)</sup>	1,020	100%	142	15	41	36	785
30 - 50%	381	37%	45	12	22	28	274
50 - 60%	151	15%	9	4	19	10	108
60 - 80%	(113)	-11%	(4)	(4)	(21)	21	(106)
80 - 115%	(878)	-86%	(28)	(12)	(281)	20	(578)
115%+	462	45%	4	3	189	23	244

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Blue Earth County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000									Non-Senior Households without Children <18		
	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households				
Total Low-Income Households (< 80% of median)	10,979	100%		2,316	100%		2,903	100%		5,761	100%
Housed Affordably:											
Existing Subsidized Units <sup>(2)</sup>	1,175	11%	+	1,126	49%	+	49	2%	+	0	0%
+ Private Market Units <sup>(3)</sup>	6,065	55%	+	444	19%	+	1,777	61%	+	3,844	67%
= Total	7,240	66%	=	1,570	68%	=	1,826	63%	=	3,844	67%
Cost Burdened Households <sup>(4)</sup>	3,740	34%		746	32%		1,076	37%		1,917	33%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Blue Earth County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,438	280	96	1,062
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>821</u>	<u>54</u>	<u>59</u>	<u>708</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>617</b>	<b>227</b>	<b>37</b>	<b>353</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Brown County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$45,600	10,553	100%	488	135	2,702	3,085	4,142
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,772	45%	411	82	460	2,140	1,680
30% of median family household income <sup>(3)</sup>	\$13,680	1,393	13%	141	12	58	871	311
30 - 50%	\$22,800	1,312	12%	113	25	89	650	435
50 - 60%	\$27,360	690	7%	72	15	68	239	297
60 - 80%	\$36,480	1,377	13%	85	29	245	380	638
80 - 115%	\$52,440	2,096	20%	53	39	612	485	907
115%+	\$52,440 +	3,684	35%	24	14	1,630	460	1,556

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$54,711	10,577	100%	521	140	2,587	3,066	4,264
Total Low-Income Households (<80% of median) <sup>(2)</sup>		5,158	49%	448	89	492	2,126	2,003
30% of median family household income <sup>(3)</sup>	\$16,413	1,457	14%	148	13	61	865	370
30 - 50%	\$27,355	1,473	14%	127	28	100	646	571
50 - 60%	\$32,826	825	8%	86	18	81	237	403
60 - 80%	\$43,768	1,403	13%	87	29	249	378	659
80 - 115%	\$62,917	2,010	19%	51	37	587	482	853
115%+	\$62,917 +	3,409	32%	23	13	1,508	458	1,408

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	24	100%	32	5	(115)	(19)	121
Total Low-Income Households (<80% of median) <sup>(2)</sup>	386	1610%	36	7	32	(13)	324
30% of median family household income <sup>(3)</sup>	64	268%	7	1	3	(5)	59
30 - 50%	161	670%	14	3	11	(4)	137
50 - 60%	135	564%	14	3	13	(1)	106
60 - 80%	26	109%	2	1	5	(2)	22
80 - 115%	(86)	-361%	(2)	(2)	(25)	(3)	(54)
115%+	(276)	-1149%	(2)	(1)	(122)	(3)	(148)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Brown County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18					
All Households <sup>(1)</sup>														
Total Low-Income Households (< 80% of median)				4,772	100%		953	100%		2,140	100%		1,680	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				568	12%	+	436	46%	+	132	6%	+	0	0%
+ Private Market Units <sup>(3)</sup>				2,902	61%	+	289	30%	+	1,317	62%	+	1,296	77%
= Total				3,470	73%	=	725	76%	=	1,449	68%	=	1,296	77%
Cost Burdened Households <sup>(4)</sup>				1,303	27%		228	24%		691	32%		384	23%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Brown County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	386	75	(13)	324
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	<u>23</u>	↓	<u>250</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>126</b>	<b>52</b>		<b>74</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.



# Dodge County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$56,200	6,420	100%	296	208	2,131	1,415	2,370
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,015	47%	267	151	483	1,124	989
30% of median family household income <sup>(3)</sup>	\$16,860	824	13%	93	16	65	505	144
30 - 50%	\$28,100	797	12%	94	65	102	309	228
50 - 60%	\$33,720	484	8%	41	33	102	120	188
60 - 80%	\$44,960	910	14%	39	36	215	191	429
80 - 115%	\$64,630	1,458	23%	19	19	675	141	604
115%+	\$64,630 +	1,947	30%	10	38	973	150	776

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$57,629	6,942	100%	322	227	2,313	1,489	2,591
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,239	47%	292	163	512	1,183	1,089
30% of median family household income <sup>(3)</sup>	\$17,289	923	13%	105	18	73	531	196
30 - 50%	\$28,815	846	12%	100	69	108	325	245
50 - 60%	\$34,578	604	9%	51	42	127	126	258
60 - 80%	\$46,104	867	12%	37	35	204	201	390
80 - 115%	\$66,274	1,335	19%	18	18	618	148	534
115%+	\$66,274 +	2,368	34%	12	46	1,184	158	968

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	522	100%	26	19	182	74	221
Total Low-Income Households (<80% of median) <sup>(2)</sup>	224	43%	25	12	29	58	99
30% of median family household income <sup>(3)</sup>	99	19%	11	2	8	26	52
30 - 50%	49	9%	6	4	6	16	17
50 - 60%	120	23%	10	8	25	6	70
60 - 80%	(43)	-8%	(2)	(2)	(10)	10	(39)
80 - 115%	(123)	-24%	(2)	(2)	(57)	7	(70)
115%+	421	81%	2	8	210	8	192

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Dodge County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000														
All Households <sup>(1)</sup>				Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18					
Total Low-Income Households (< 80% of median)				3,015	100%		901	100%		1,124	100%		989	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				279	9%	+	186	21%	+	93	8%	+	0	0%
+ Private Market Units <sup>(3)</sup>				2,071	69%	+	531	59%	+	733	65%	+	807	82%
= Total				2,350	78%	=	717	80%	=	826	73%	=	807	82%
Cost Burdened Households <sup>(4)</sup>				665	22%		184	20%		299	27%		182	18%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Dodge County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	224	67	58	99
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>158</u>	<u>39</u>	<u>38</u>	<u>81</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>66</b>	<b>27</b>	<b>20</b>	<b>18</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Faribault County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD  Median Family Income	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$43,400	6,670	100%	249	100	1,558	2,345	2,418
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,886	58%	230	90	554	1,720	1,292
30% of median family household income <sup>(3)</sup>	\$13,020	964	14%	72	20	39	582	250
30 - 50%	\$21,700	948	14%	74	22	67	489	295
50 - 60%	\$26,040	494	7%	40	12	56	210	175
60 - 80%	\$34,720	1,480	22%	44	35	391	439	572
80 - 115%	\$49,910	869	13%	12	8	272	248	329
115%+	\$49,910 +	1,915	29%	7	2	731	377	798

2010  Income Categories	Family  Median Income	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$46,372	6,218	100%	222	86	1,485	2,159	2,266
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,198	51%	200	73	405	1,584	935
30% of median family household income <sup>(3)</sup>	\$13,912	872	14%	65	18	36	536	217
30 - 50%	\$23,186	1,008	16%	79	23	72	450	384
50 - 60%	\$27,823	334	5%	27	8	38	194	67
60 - 80%	\$37,098	983	16%	29	23	260	404	267
80 - 115%	\$53,328	1,078	17%	15	10	338	228	486
115%+	\$53,328 +	1,942	31%	7	2	742	347	844

Change: 2000-2010  Income Categories	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18
			Single Parents	Married Couples			
			Female	Male			
Total	(452)	100%	(27)	(14)	(73)	(186)	(152)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	(688)	152%	(30)	(16)	(149)	(136)	(356)
30% of median family household income <sup>(3)</sup>	(91)	20%	(7)	(2)	(4)	(46)	(33)
30 - 50%	60	-13%	5	1	4	(39)	89
50 - 60%	(160)	35%	(13)	(4)	(18)	(17)	(108)
60 - 80%	(497)	110%	(15)	(12)	(131)	(35)	(304)
80 - 115%	208	-46%	3	2	65	(20)	158
115%+	27	-6%	0	0	10	(30)	47

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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## Faribault County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000																			
				Family Households with Children <18				Senior (65+) Households				Non-Senior Households without Children <18							
				All Households <sup>(1)</sup>															
Total Low-Income Households (< 80% of median)				3,886100%				874100%				1,720100%				1,292100%			
Housed Affordably:																			
Existing Subsidized Units <sup>(2)</sup>				3108%+				20624%+				1046%+				00%			
+ Private Market Units <sup>(3)</sup>				2,29359%+				36141%+				1,07262%+				86067%			
= Total				2,60367%=				56765%=				1,17668%=				86067%			
Cost Burdened Households <sup>(4)</sup>				1,28333%				30735%				54432%				43233%			

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Faribault County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

		All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
	New Low-Income Households, 2000-2010	(688)	(195)	(136)	(356)
(minus)	Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	↓	↓	↓
(equals)	<b>New Low-Income Households Not Served by the Private Market, 2000-2010</b>	↓	↓	↓	↓
		<i>No "new" low-income units needed to accommodate population growth.</i>			

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Fillmore County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD  Median Family Income	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$42,300	8,215	100%	312	135	2,113	2,529	3,126
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,762	46%	255	91	429	1,712	1,276
30% of median family household income <sup>(3)</sup>	\$12,690	1,082	13%	83	25	69	621	283
30 - 50%	\$21,150	1,066	13%	69	21	87	557	332
50 - 60%	\$25,380	581	7%	44	21	65	231	220
60 - 80%	\$33,840	1,034	13%	58	24	209	303	441
80 - 115%	\$48,645	1,635	20%	37	27	469	432	670
115%+	\$48,645 +	2,818	34%	20	17	1,215	386	1,180

2010  Income Categories	Family  Median Income	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$49,678	8,120	100%	331	136	1,986	2,524	3,143
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,133	51%	281	97	472	1,708	1,575
30% of median family household income <sup>(3)</sup>	\$14,903	1,218	15%	97	29	78	620	395
30 - 50%	\$24,839	1,268	16%	83	24	103	556	502
50 - 60%	\$29,807	464	6%	35	17	52	231	130
60 - 80%	\$39,742	1,182	15%	66	27	239	302	548
80 - 115%	\$57,129	1,425	18%	32	24	409	431	529
115%+	\$57,130 +	2,562	32%	18	16	1,105	385	1,039

Change: 2000-2010  Income Categories	All  Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+)  Households	Non-Senior  Households without Children <18	
			Single Parents	Married Couples				
				Female	Male			
Total	(95)	100%	20	1	(128)	(5)	17	
Total Low-Income Households (<80% of median) <sup>(2)</sup>	371	-390%	26	6	43	(3)	299	
30% of median family household income <sup>(3)</sup>	137	-144%	14	3	9	(1)	112	
30 - 50%	202	-213%	13	4	16	(1)	170	
50 - 60%	(117)	123%	(9)	(4)	(13)	(0)	(90)	
60 - 80%	148	-156%	8	3	30	(1)	107	
80 - 115%	(210)	221%	(5)	(4)	(60)	(1)	(141)	
115%+	(255)	269%	(2)	(2)	(110)	(1)	(141)	

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Fillmore County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000		All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)		3,762	100%	775	100%	1,712	100%	1,276	100%			
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>		258	7%	+	173	22%	+	85	5%	+	0	0%
+ Private Market Units <sup>(3)</sup>		2,738	73%	+	461	60%	+	1,231	72%	+	1,046	82%
= Total		2,996	80%	=	634	82%	=	1,316	77%	=	1,046	82%
Cost Burdened Households <sup>(4)</sup>		766	20%		140	18%		396	23%		230	18%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.



## Fillmore County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	371	75	(3)	299
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	45	↓	245
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>84</b>	<b>30</b>	<b>↓</b>	<b>54</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Freeborn County

Exhibit 1. Income by Household Type, 2000 and 2010

2000		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Median Family Income				Single Parents		Married Couples		
Income Categories				Female	Male			
Total	\$42,800	13,391	100%	716	281	2,943	3,980	5,470
Total Low-Income Households (<80% of median) <sup>(2)</sup>		6,127	46%	631	163	491	2,724	2,118
30% of median family household income <sup>(3)</sup>		\$12,840	1,756	216	41	59	976	465
30 - 50%		\$21,400	1,729	162	34	79	833	620
50 - 60%		\$25,680	920	114	30	79	371	326
60 - 80%		\$34,240	1,722	139	58	274	543	707
80 - 115%		\$49,220	2,750	62	74	689	646	1,278
115%+		\$49,220 +	4,514	23	44	1,763	610	2,074

2010		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Family Median Income				Single Parents		Married Couples		
Income Categories				Female	Male			
Total	\$50,524	13,007	100%	765	284	2,646	3,851	5,462
Total Low-Income Households (<80% of median) <sup>(2)</sup>		6,679	51%	686	177	543	2,636	2,637
30% of median family household income <sup>(3)</sup>		\$15,157	1,888	238	43	65	945	597
30 - 50%		\$25,262	1,972	185	39	90	806	852
50 - 60%		\$30,314	828	102	27	72	359	268
60 - 80%		\$40,419	1,990	161	67	317	525	920
80 - 115%		\$58,102	2,632	59	71	660	625	1,217
115%+		\$58,102 +	3,696	19	36	1,444	590	1,608

Change: 2000-2010		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents		Married Couples		
				Female	Male			
Total		(384)	100%	48	2	(297)	(129)	(8)
Total Low-Income Households (<80% of median) <sup>(2)</sup>		551	-144%	55	14	52	(88)	519
30% of median family household income <sup>(3)</sup>		132	-34%	22	3	6	(32)	133
30 - 50%		243	-63%	23	5	11	(27)	231
50 - 60%		(92)	24%	(11)	(3)	(8)	(12)	(58)
60 - 80%		269	-70%	22	9	43	(18)	213
80 - 115%		(118)	31%	(3)	(3)	(30)	(21)	(61)
115%+		(817)	213%	(4)	(8)	(319)	(20)	(466)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Freeborn County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000														
				All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)				6,127	100%		1,285	100%		2,724	100%		2,118	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				682	11%	+	580	45%	+	102	4%	+	0	0%
+ Private Market Units <sup>(3)</sup>				3,820	62%	+	392	31%	+	1,827	67%	+	1,600	76%
= Total				4,502	73%	=	972	76%	=	1,929	71%	=	1,600	76%
Cost Burdened Households <sup>(4)</sup>				1,626	27%		313	24%		795	29%		518	24%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Freeborn County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	551	121	(88)	519
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	37	↓	392
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>211</b>	<b>84</b>		<b>127</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Goodhue County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$55,000	17,009	100%	792	364	4,682	4,129	7,042
Total Low-Income Households (<80% of median) <sup>(2)</sup>		7,904	46%	694	250	868	3,089	3,004
30% of median family household income <sup>(3)</sup>	\$16,500	2,338	14%	225	62	48	1,272	731
30 - 50%	\$27,500	2,073	12%	295	58	182	843	695
50 - 60%	\$33,000	1,091	6%	88	52	140	342	469
60 - 80%	\$44,000	2,403	14%	86	78	498	631	1,109
80 - 115%	\$63,250	3,820	22%	75	75	1,543	532	1,594
115%+	\$63,250 +	5,285	31%	22	39	2,271	509	2,444

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$68,085	17,873	100%	910	383	4,686	4,372	7,522
Total Low-Income Households (<80% of median) <sup>(2)</sup>		8,936	50%	823	277	928	3,270	3,638
30% of median family household income <sup>(3)</sup>	\$20,425	2,871	16%	285	75	62	1,347	1,102
30 - 50%	\$34,042	2,547	14%	363	72	223	893	997
50 - 60%	\$40,851	1,092	6%	88	52	140	362	450
60 - 80%	\$54,468	2,425	14%	87	79	503	668	1,088
80 - 115%	\$78,297	3,215	18%	63	63	1,299	563	1,227
115%+	\$78,297 +	5,722	32%	24	43	2,459	538	2,657

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	864	100%	119	19	3	242	480
Total Low-Income Households (<80% of median) <sup>(2)</sup>	1,032	119%	129	28	60	181	634
30% of median family household income <sup>(3)</sup>	533	62%	60	14	14	75	371
30 - 50%	474	55%	68	13	42	49	302
50 - 60%	2	0%	0	0	0	20	(19)
60 - 80%	23	3%	1	1	5	37	(21)
80 - 115%	(604)	-70%	(12)	(12)	(244)	31	(368)
115%+	436	51%	2	3	187	30	214

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Goodhue County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000											
	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households		Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	7,904	100%		1,812	100%		3,089	100%		3,004	100%
Housed Affordably:											
Existing Subsidized Units <sup>(2)</sup>	1,010	13%	+	901	50%	+	109	4%	+	0	0%
+ Private Market Units <sup>(3)</sup>	4,699	59%	+	458	25%	+	2,012	65%	+	2,229	74%
= Total	5,709	72%	=	1,359	75%	=	2,121	69%	=	2,229	74%
Cost Burdened Households <sup>(4)</sup>	2,195	28%		452	25%		968	31%		775	26%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Goodhue County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,032	216	181	634
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>643</u>	<u>55</u>	<u>118</u>	<u>470</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>389</b>	<b>162</b>	<b>63</b>	<b>164</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Houston County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$49,500	7,608	100%	408	161	2,055	2,005	2,978
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,682	48%	338	107	374	1,531	1,332
30% of median family household income <sup>(3)</sup>	\$14,850	1,038	14%	121	24	19	645	229
30 - 50%	\$24,750	1,086	14%	118	36	74	431	427
50 - 60%	\$29,700	531	7%	46	23	75	160	228
60 - 80%	\$39,600	1,026	13%	53	24	206	294	448
80 - 115%	\$56,925	1,608	21%	51	32	627	231	668
115%+	\$56,925 +	2,317	30%	19	22	1,054	243	979

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$55,873	8,029	100%	433	166	2,209	2,087	3,134
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,805	47%	364	111	382	1,594	1,354
30% of median family household income <sup>(3)</sup>	\$16,762	1,152	14%	147	26	24	672	284
30 - 50%	\$27,937	1,038	13%	113	35	70	449	371
50 - 60%	\$33,524	626	8%	54	27	88	167	290
60 - 80%	\$44,699	990	12%	51	24	199	306	410
80 - 115%	\$64,254	1,454	18%	46	29	567	240	572
115%+	\$64,254 +	2,770	35%	23	26	1,260	253	1,208

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	422	100%	25	5	154	82	156
Total Low-Income Households (<80% of median) <sup>(2)</sup>	123	29%	26	4	8	62	23
30% of median family household income <sup>(3)</sup>	114	27%	25	2	6	26	55
30 - 50%	(49)	-12%	(5)	(2)	(3)	18	(56)
50 - 60%	94	22%	8	4	13	7	62
60 - 80%	(36)	-9%	(2)	(1)	(7)	12	(38)
80 - 115%	(155)	-37%	(5)	(3)	(60)	9	(96)
115%+	453	107%	4	4	206	10	229

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Houston County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
Total Low-Income Households (< 80% of median)	3,682	100%	819	100%	1,531	100%	1,332	100%
Housed Affordably:								
Existing Subsidized Units <sup>(2)</sup>	208	6%	158	19%	50	3%	0	0%
+ Private Market Units <sup>(3)</sup>	<u>2,735</u>	<u>74%</u>	<u>509</u>	<u>62%</u>	<u>1,127</u>	<u>74%</u>	<u>1,100</u>	<u>83%</u>
= Total	2,943	80%	667	81%	1,177	77%	1,100	83%
Cost Burdened Households <sup>(4)</sup>	738	20%	152	19%	354	23%	232	17%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Houston County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	123	38	62	23
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>88</u>	<u>24</u>	<u>46</u>	<u>19</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>35</b>	<b>14</b>	<b>16</b>	<b>4</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Le Sueur County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$53,800	9,626	100%	417	187	2,762	2,348	3,912
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,457	46%	366	155	543	1,755	1,637
30% of median family household income <sup>(3)</sup>	\$16,140	1,312	14%	116	27	63	773	334
30 - 50%	\$26,900	1,261	13%	155	55	123	529	399
50 - 60%	\$32,280	652	7%	34	31	88	187	312
60 - 80%	\$43,040	1,232	13%	60	43	270	267	592
80 - 115%	\$61,870	2,186	23%	45	19	914	299	909
115%+	\$61,870 +	2,984	31%	6	13	1,305	294	1,365

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$60,047	10,070	100%	435	201	2,828	2,481	4,125
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,887	49%	390	171	597	1,855	1,875
30% of median family household income <sup>(3)</sup>	\$18,014	1,464	15%	130	30	70	817	418
30 - 50%	\$30,024	1,204	12%	148	52	118	559	328
50 - 60%	\$36,028	909	9%	47	43	122	197	499
60 - 80%	\$48,038	1,310	13%	64	46	287	282	631
80 - 115%	\$69,055	1,865	19%	39	16	779	316	715
115%+	\$69,055 +	3,319	33%	7	14	1,452	311	1,535

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	444	100%	18	14	66	133	213
Total Low-Income Households (<80% of median) <sup>(2)</sup>	430	97%	24	16	53	100	238
30% of median family household income <sup>(3)</sup>	152	34%	13	3	7	44	84
30 - 50%	(56)	-13%	(7)	(2)	(5)	30	(71)
50 - 60%	257	58%	13	12	35	11	186
60 - 80%	77	17%	4	3	17	15	39
80 - 115%	(321)	-72%	(7)	(3)	(134)	17	(194)
115%+	335	75%	1	1	147	17	170

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Le Sueur County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	4,457	100%		1,064	100%		1,755	100%		1,637	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	573	13%	+	444	42%	+	129	7%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	2,786	63%	+	385	36%	+	1,122	64%	+	1,278	78%	
= Total	3,359	75%	=	829	78%	=	1,251	71%	=	1,278	78%	
Cost Burdened Households <sup>(4)</sup>	1,098	25%		235	22%		503	29%		359	22%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Le Sueur County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	430	93	100	238
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>283</u>	<u>34</u>	<u>64</u>	<u>186</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>147</b>	<b>59</b>	<b>36</b>	<b>52</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Martin County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$44,000	9,062	100%	442	156	2,096	2,843	3,525
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,584	51%	407	121	537	1,997	1,522
30% of median family household income <sup>(3)</sup>	\$13,200	1,344	15%	177	12	94	643	419
30 - 50%	\$22,000	1,307	14%	132	38	105	642	390
50 - 60%	\$26,400	609	7%	43	33	83	241	208
60 - 80%	\$35,200	1,324	15%	55	38	255	472	505
80 - 115%	\$50,600	1,687	19%	13	26	510	373	766
115%+	\$50,600 +	2,791	31%	22	9	1,049	474	1,238

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$50,700	8,769	100%	427	154	2,018	2,646	3,524
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,484	51%	394	120	530	1,859	1,581
30% of median family household income <sup>(3)</sup>	\$15,210	1,241	14%	163	11	87	598	382
30 - 50%	\$25,350	1,319	15%	134	39	106	597	444
50 - 60%	\$30,420	590	7%	42	32	81	224	211
60 - 80%	\$40,560	1,333	15%	55	38	256	439	545
80 - 115%	\$58,305	1,665	19%	13	25	504	347	777
115%+	\$58,305 +	2,621	30%	20	8	985	441	1,166

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	(293)	100%	(15)	(2)	(78)	(197)	(1)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	(100)	34%	(13)	(1)	(7)	(138)	59
30% of median family household income <sup>(3)</sup>	(103)	35%	(14)	(1)	(7)	(44)	(37)
30 - 50%	12	-4%	1	0	1	(44)	54
50 - 60%	(19)	6%	(1)	(1)	(3)	(17)	3
60 - 80%	9	-3%	0	0	2	(33)	40
80 - 115%	(22)	7%	(0)	(0)	(7)	(26)	11
115%+	(170)	58%	(1)	(1)	(64)	(33)	(72)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Martin County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	4,584	100%		1,066	100%		1,997	100%		1,522	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	467	10%	+	311	29%	+	156	8%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	2,908	63%	+	488	46%	+	1,284	64%	+	1,135	75%	
= Total	3,375	74%	=	799	75%	=	1,440	72%	=	1,135	75%	
Cost Burdened Households <sup>(4)</sup>	1,210	26%		267	25%		557	28%		386	25%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Martin County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	(100)	(22)	(138)	59
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	↓	↓	<u>44</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>15</b>	<b>↓</b>	<b>↓</b>	<b>15</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.



# Mower County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Married Male Couples			
Total	\$42,900	15,606	100%	840	383	3,574	4,797	6,012
Total Low-Income Households (<80% of median) <sup>(2)</sup>		7,259	47%	673	281	534	3,267	2,503
30% of median family household income <sup>(3)</sup>	\$12,870	2,006	13%	269	68	58	1,005	606
30 - 50%	\$21,450	2,140	14%	191	72	105	1,173	600
50 - 60%	\$25,740	1,076	7%	87	46	91	450	402
60 - 80%	\$34,320	2,036	13%	126	95	280	640	896
80 - 115%	\$49,335	2,949	19%	115	61	826	756	1,191
115%+	\$49,335 +	5,398	35%	52	41	2,214	774	2,318

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Married Male Couples			
Total	\$57,746	15,647	100%	922	405	3,308	4,833	6,180
Total Low-Income Households (<80% of median) <sup>(2)</sup>		8,086	52%	767	311	568	3,291	3,148
30% of median family household income <sup>(3)</sup>	\$17,324	2,453	16%	328	83	71	1,012	958
30 - 50%	\$28,873	2,243	14%	200	75	110	1,181	676
50 - 60%	\$34,648	1,497	10%	122	64	126	453	732
60 - 80%	\$46,197	1,893	12%	117	88	260	644	783
80 - 115%	\$66,408	2,778	18%	109	58	778	761	1,073
115%+	\$66,408 +	4,783	31%	46	36	1,961	780	1,960

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Married Male Couples			
Total	41	100%	82	22	(266)	36	168
Total Low-Income Households (<80% of median) <sup>(2)</sup>	827	2002%	94	30	34	24	645
30% of median family household income <sup>(3)</sup>	447	1081%	60	15	13	7	351
30 - 50%	102	248%	9	3	5	9	76
50 - 60%	421	1019%	34	18	36	3	330
60 - 80%	(143)	-346%	(9)	(7)	(20)	5	(113)
80 - 115%	(171)	-413%	(7)	(4)	(48)	6	(118)
115%+	(615)	-1489%	(6)	(5)	(252)	6	(358)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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## Mower County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18	
<b>Total Low-Income Households (&lt; 80% of median)</b>	<b>7,259</b>	<b>100%</b>	<b>1,488</b>	<b>100%</b>	<b>3,267</b>	<b>100%</b>	<b>2,503</b>	<b>100%</b>
<b>Housed Affordably:</b>								
Existing Subsidized Units <sup>(2)</sup>	826	11%	+	753	51%	+	49	1%
+ Private Market Units <sup>(3)</sup>	<u>4,284</u>	<u>59%</u>	+	<u>311</u>	<u>21%</u>	+	<u>2,183</u>	<u>67%</u>
= Total	<b>5,110</b>	<b>70%</b>	=	<b>1,064</b>	<b>72%</b>	=	<b>2,232</b>	<b>68%</b>
<b>Cost Burdened Households<sup>(4)</sup></b>	<b>2,149</b>	<b>30%</b>		<b>424</b>	<b>28%</b>		<b>690</b>	<b>28%</b>

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Mower County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	827	158	24	645
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>510</u>	<u>33</u>	<u>16</u>	<u>461</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>317</b>	<b>125</b>	<b>8</b>	<b>184</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Nicollet County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$57,100	10,648	100%	541	213	3,073	1,999	4,822
Total Low-Income Households (<80% of median) <sup>(2)</sup>		5,270	49%	487	183	684	1,465	2,451
30% of median family household income <sup>(3)</sup>	\$17,130	1,349	13%	209	27	70	562	482
30 - 50%	\$28,550	1,502	14%	156	50	112	425	760
50 - 60%	\$34,260	842	8%	57	56	111	190	428
60 - 80%	\$45,680	1,577	15%	65	52	391	288	781
80 - 115%	\$65,665	2,262	21%	39	21	926	267	1,008
115%+	\$65,665 +	3,117	29%	15	9	1,463	267	1,363

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$69,452	11,338	100%	609	221	3,214	2,172	5,122
Total Low-Income Households (<80% of median) <sup>(2)</sup>		5,717	50%	555	191	706	1,592	2,674
30% of median family household income <sup>(3)</sup>	\$20,836	1,719	15%	266	34	90	610	719
30 - 50%	\$34,726	1,647	15%	171	54	122	462	837
50 - 60%	\$41,671	770	7%	52	51	102	206	359
60 - 80%	\$55,561	1,581	14%	65	52	392	313	759
80 - 115%	\$79,870	2,167	19%	37	20	887	290	932
115%+	\$79,870 +	3,454	30%	17	10	1,622	290	1,516

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	690	100%	68	8	141	173	300
Total Low-Income Households (<80% of median) <sup>(2)</sup>	447	65%	68	7	22	127	223
30% of median family household income <sup>(3)</sup>	370	54%	57	7	19	49	237
30 - 50%	145	21%	15	5	11	37	77
50 - 60%	(72)	-10%	(5)	(5)	(10)	16	(69)
60 - 80%	4	1%	0	0	1	25	(22)
80 - 115%	(95)	-14%	(2)	(1)	(39)	23	(77)
115%+	338	49%	2	1	159	23	154

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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## Nicollet County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000		All Households <sup>(1)</sup>		Family Households with Children <18		Senior (65+) Households		Non-Senior Households without Children <18				
Total Low-Income Households (< 80% of median)		5,270	100%	1,354	100%	1,465	100%	2,451	100%			
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>		738	14%	+	563	42%	+	175	12%	+	0	0%
+ Private Market Units <sup>(3)</sup>		3,145	60%	+	461	34%	+	835	57%	+	1,849	75%
= Total		3,883	74%	=	1,024	76%	=	1,010	69%	=	1,849	75%
Cost Burdened Households <sup>(4)</sup>		1,387	26%		330	24%		455	31%		601	25%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Nicollet County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	447	97	127	223
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>274</u>	<u>33</u>	<u>72</u>	<u>168</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>173</b>	<b>64</b>	<b>54</b>	<b>55</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Olmsted County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$66,500	48,008	100%	2,691	853	13,697	8,541	22,226
Total Low-Income Households (<80% of median) <sup>(2)</sup>		24,735	52%	2,338	654	3,546	6,546	11,651
30% of median family household income <sup>(3)</sup>	\$19,950	7,129	15%	996	179	415	2,727	2,812
30 - 50%	\$33,250	7,040	15%	771	254	668	1,971	3,376
50 - 60%	\$39,900	3,769	8%	242	66	689	789	1,983
60 - 80%	\$53,200	6,798	14%	329	155	1,774	1,058	3,481
80 - 115%	\$76,475	16,219	34%	295	162	6,760	1,388	7,615
115%+	\$76,475 +	7,054	15%	58	37	3,391	608	2,960

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$84,300	53,853	100%	2,917	902	16,174	9,183	24,676
Total Low-Income Households (<80% of median) <sup>(2)</sup>		27,095	50%	2,598	715	3,950	7,039	12,794
30% of median family household income <sup>(3)</sup>	\$25,290	7,406	14%	1,096	182	443	2,934	2,752
30 - 50%	\$42,150	7,947	15%	871	286	754	2,119	3,917
50 - 60%	\$50,580	3,983	7%	255	70	728	848	2,082
60 - 80%	\$67,440	7,759	14%	376	177	2,025	1,138	4,043
80 - 115%	\$96,945	10,010	19%	182	100	4,172	1,492	4,065
115%+	\$96,945 +	16,748	31%	137	87	8,052	653	7,817

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	5,845	100%	227	50	2,477	642	2,450
Total Low-Income Households (<80% of median) <sup>(2)</sup>	2,360	40%	260	61	404	493	1,143
30% of median family household income <sup>(3)</sup>	277	5%	100	2	28	207	(60)
30 - 50%	907	16%	99	33	86	148	542
50 - 60%	214	4%	14	4	39	59	99
60 - 80%	961	16%	47	22	251	79	562
80 - 115%	(6,209)	-106%	(113)	(62)	(2,588)	104	(3,550)
115%+	9,694	166%	80	51	4,661	46	4,858

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

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# Olmsted County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	24,735	100%		6,538	100%		6,546	100%		11,651	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	2,374	10%	+	2,175	33%	+	181	3%	+	18	0%	
+ Private Market Units <sup>(3)</sup>	15,142	61%	+	2,587	40%	+	4,096	63%	+	8,459	73%	
= Total	17,516	71%	=	4,762	73%	=	4,277	65%	=	8,477	73%	
Cost Burdened Households <sup>(4)</sup>	7,219	29%		1,777	27%		2,268	35%		3,174	27%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.



## Olmsted County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	2,360	725	493	1,143
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>1,425</u>	<u>287</u>	<u>308</u>	<u>830</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>935</b>	<b>438</b>	<b>184</b>	<b>313</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Rice County

Exhibit 1. Income by Household Type, 2000 and 2010

2000		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents		Married Couples		
		HUD Median Family Income		Female	Male			
Total		\$58,000	18,932 100%	1,075	466	5,435	3,888	8,068
Total Low-Income Households (<80% of median) <sup>(2)</sup>			8,981 47%	942	362	1,187	3,012	3,479
30% of median family household income <sup>(3)</sup>		\$17,400	2,594 14%	288	62	119	1,343	781
30 - 50%		\$29,000	2,353 12%	349	104	213	817	869
50 - 60%		\$34,800	1,417 7%	159	76	234	347	601
60 - 80%		\$46,400	2,617 14%	145	120	621	504	1,227
80 - 115%		\$66,700	4,263 23%	107	59	1,799	410	1,889
115%+		\$66,700 +	5,688 30%	26	46	2,449	467	2,700

2010		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents		Married Couples		
		Family Median Income		Female	Male			
Total		\$63,541	20,757 100%	1,207	518	5,864	4,201	8,968
Total Low-Income Households (<80% of median) <sup>(2)</sup>			10,194 49%	1,081	411	1,348	3,254	4,101
30% of median family household income <sup>(3)</sup>		\$19,062	2,906 14%	331	69	136	1,451	919
30 - 50%		\$31,770	2,715 13%	403	120	246	883	1,063
50 - 60%		\$38,124	1,641 8%	184	88	271	375	723
60 - 80%		\$50,833	2,933 14%	163	135	696	545	1,395
80 - 115%		\$73,072	3,777 18%	95	52	1,594	442	1,594
115%+		\$73,072 +	6,786 33%	31	55	2,922	505	3,274

Change: 2000-2010		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents		Married Couples		
				Female	Male			
Total			1,825 100%	132	52	428	313	900
Total Low-Income Households (<80% of median) <sup>(2)</sup>			1,213 66%	139	50	161	242	622
30% of median family household income <sup>(3)</sup>			312 17%	43	7	16	108	138
30 - 50%			362 20%	54	16	33	66	194
50 - 60%			224 12%	25	12	37	28	122
60 - 80%			316 17%	18	14	75	41	168
80 - 115%			(486) -27%	(12)	(7)	(205)	33	(295)
115%+			1,098 60%	5	9	473	38	574

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

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# Rice County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)				8,981	100%		2,491	100%		3,012	100%		3,479	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				1,246	14%	+	1,081	43%	+	165	5%	+	0	0%
+ Private Market Units <sup>(3)</sup>				<u>5,225</u>	<u>58%</u>	+	<u>795</u>	<u>32%</u>	+	<u>1,852</u>	<u>61%</u>	+	<u>2,588</u>	<u>74%</u>
= Total				6,471	72%	=	1,876	75%	=	2,017	67%	=	2,588	74%
Cost Burdened Households <sup>(4)</sup>				2,511	28%		621	25%		995	33%		895	26%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Rice County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,213	349	242	622
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>723</u>	<u>111</u>	<u>149</u>	<u>462</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>490</b>	<b>238</b>	<b>93</b>	<b>159</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Sibley County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$44,800	5,798	100%	207	130	1,659	1,667	2,135
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,478	43%	159	92	336	1,131	761
30% of median family household income <sup>(3)</sup>	\$13,440	702	12%	42	32	53	401	173
30 - 50%	\$22,400	722	12%	46	18	73	375	209
50 - 60%	\$26,880	351	6%	26	14	54	138	120
60 - 80%	\$35,840	703	12%	44	28	155	217	259
80 - 115%	\$51,520	1,224	21%	31	18	415	273	486
115%+	\$51,520 +	2,096	36%	17	20	908	263	888

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married Couples			
				Female	Male			
Total	\$47,024	5,818	100%	227	140	1,559	1,689	2,202
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,895	50%	185	106	395	1,146	1,063
30% of median family household income <sup>(3)</sup>	\$14,107	794	14%	48	36	60	407	244
30 - 50%	\$23,512	895	15%	58	23	91	380	344
50 - 60%	\$28,215	330	6%	25	13	51	139	102
60 - 80%	\$37,619	876	15%	55	35	194	220	373
80 - 115%	\$54,078	1,090	19%	27	16	370	277	399
115%+	\$54,078 +	1,833	32%	15	17	794	266	740

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples			
			Female	Male			
Total	20	100%	20	10	(100)	22	67
Total Low-Income Households (<80% of median) <sup>(2)</sup>	417	2100%	26	15	59	15	302
30% of median family household income <sup>(3)</sup>	93	467%	6	4	7	5	71
30 - 50%	173	872%	11	4	18	5	135
50 - 60%	(21)	-106%	(2)	(1)	(3)	2	(17)
60 - 80%	172	867%	11	7	38	3	114
80 - 115%	(134)	-676%	(3)	(2)	(46)	4	(87)
115%+	(263)	-1324%	(2)	(3)	(114)	4	(148)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Sibley County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000									Non-Senior Households without Children <18		
	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households				
Total Low-Income Households (< 80% of median)	2,478	100%		587	100%		1,131	100%		761	100%
Housed Affordably:											
Existing Subsidized Units <sup>(2)</sup>	194	8%	+	182	31%	+	12	1%	+	0	0%
+ Private Market Units <sup>(3)</sup>	1,651	67%	+	274	47%	+	793	70%	+	584	77%
= Total	1,845	74%	=	456	78%	=	805	71%	=	584	77%
Cost Burdened Households <sup>(4)</sup>	633	26%		130	22%		326	29%		176	23%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Sibley County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	417	100	15	302
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>289</u>	<u>47</u>	<u>11</u>	<u>232</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>128</b>	<b>53</b>	<b>5</b>	<b>70</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Steele County

Exhibit 1. Income by Household Type, 2000 and 2010

2000	HUD	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories	Median Family Income			Single Parents	Married Couples			
				Female	Male			
Total	\$57,500	12,825	100%	674	329	3,607	2,841	5,374
Total Low-Income Households (<80% of median) <sup>(2)</sup>		6,396	50%	596	283	832	2,218	2,467
30% of median family household income <sup>(3)</sup>	\$17,250	1,662	13%	223	49	64	857	470
30 - 50%	\$28,750	1,815	14%	202	96	193	696	627
50 - 60%	\$34,500	910	7%	94	60	125	234	397
60 - 80%	\$46,000	2,009	16%	76	78	450	431	973
80 - 115%	\$66,125	2,990	23%	70	36	1,256	353	1,276
115%+	\$66,125 +	3,438	27%	8	10	1,519	270	1,631

2010	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents	Married Couples			
				Female	Male			
Total	\$68,792	13,659	100%	731	341	3,811	3,104	5,673
Total Low-Income Households (<80% of median) <sup>(2)</sup>		6,843	50%	661	299	856	2,423	2,604
30% of median family household income <sup>(3)</sup>	\$20,638	1,971	14%	270	58	78	936	629
30 - 50%	\$34,396	2,052	15%	229	108	218	760	736
50 - 60%	\$41,275	832	6%	86	55	114	256	321
60 - 80%	\$55,034	1,987	15%	76	77	445	471	918
80 - 115%	\$79,111	2,541	19%	59	30	1,067	386	998
115%+	\$79,111 +	4,276	31%	10	12	1,889	295	2,070

Change: 2000-2010		All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
Income Categories				Single Parents	Married Couples			
				Female	Male			
Total		834	100%	57	12	204	262	299
Total Low-Income Households (<80% of median) <sup>(2)</sup>		446	53%	65	15	23	205	138
30% of median family household income <sup>(3)</sup>		309	37%	48	9	14	79	160
30 - 50%		237	28%	26	13	25	64	108
50 - 60%		(78)	-9%	(8)	(5)	(11)	22	(75)
60 - 80%		(22)	-3%	(1)	(1)	(5)	40	(55)
80 - 115%		(449)	-54%	(10)	(5)	(189)	33	(277)
115%+		837	100%	2	2	370	25	438

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Steele County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	6,396	100%		1,712	100%		2,218	100%		2,467	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	790	12%	+	705	41%	+	85	4%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	1,806	28%	+	(52)	-3%	+	980	44%	+	879	36%	
= Total	2,596	41%	=	653	38%	=	1,065	48%	=	879	36%	
Cost Burdened Households <sup>(4)</sup>	3,800	59%		1,059	62%		1,153	52%		1,588	64%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Steele County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	446	104	205	138
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>136</u>	<u>(3)</u>	<u>90</u>	<u>49</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>310</b>	<b>107</b>	<b>114</b>	<b>89</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Wabasha County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married			
				Female	Male	Couples		
Total	\$49,800	8,267	100%	370	165	2,311	2,013	3,408
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,830	46%	304	110	443	1,528	1,445
30% of median family household income <sup>(3)</sup>	\$14,940	1,053	13%	105	24	40	615	269
30 - 50%	\$24,900	1,028	12%	114	34	90	472	318
50 - 60%	\$29,880	578	7%	38	20	80	154	285
60 - 80%	\$39,840	1,172	14%	47	32	233	287	573
80 - 115%	\$57,270	1,778	22%	43	35	611	272	816
115%+	\$57,270 +	2,659	32%	23	20	1,257	213	1,146

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents	Married			
				Female	Male	Couples		
Total	\$60,268	8,755	100%	421	178	2,346	2,182	3,628
Total Low-Income Households (<80% of median) <sup>(2)</sup>		4,361	50%	358	125	473	1,656	1,749
30% of median family household income <sup>(3)</sup>	\$18,080	1,351	15%	135	31	51	667	468
30 - 50%	\$30,134	1,157	13%	128	38	101	512	378
50 - 60%	\$36,161	798	9%	52	28	111	167	440
60 - 80%	\$48,215	1,056	12%	42	29	210	311	464
80 - 115%	\$69,309	1,580	18%	38	31	543	295	673
115%+	\$69,309 +	2,813	32%	24	21	1,329	231	1,207

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married			
			Female	Male	Couples		
Total	488	100%	51	13	35	169	220
Total Low-Income Households (<80% of median) <sup>(2)</sup>	531	109%	54	15	30	128	303
30% of median family household income <sup>(3)</sup>	299	61%	30	7	11	52	199
30 - 50%	129	26%	14	4	11	40	60
50 - 60%	220	45%	14	8	31	13	154
60 - 80%	(116)	-24%	(5)	(3)	(23)	24	(109)
80 - 115%	(198)	-41%	(5)	(4)	(68)	23	(144)
115%+	154	32%	1	1	73	18	61

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

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# Wabasha County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000														
				All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)				3,830	100%		857	100%		1,528	100%		1,445	100%
Housed Affordably:														
Existing Subsidized Units <sup>(2)</sup>				366	10%	+	314	37%	+	52	3%	+	0	0%
+ Private Market Units <sup>(3)</sup>				2,492	65%	+	350	41%	+	1,006	66%	+	1,136	79%
= Total				2,858	75%	=	664	77%	=	1,058	69%	=	1,136	79%
Cost Burdened Households <sup>(4)</sup>				973	25%		193	23%		470	31%		309	21%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Wabasha County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	531	99	128	303
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>363</u>	<u>41</u>	<u>84</u>	<u>239</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>168</b>	<b>59</b>	<b>44</b>	<b>65</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Waseca County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$47,600	7,055	100%	315	166	1,970	1,600	3,004
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,129	44%	238	97	378	1,185	1,231
30% of median family household income <sup>(3)</sup>	\$14,280	788	11%	82	2	50	396	258
30 - 50%	\$23,800	860	12%	78	59	74	324	325
50 - 60%	\$28,560	501	7%	25	18	46	197	214
60 - 80%	\$38,080	980	14%	53	17	208	267	435
80 - 115%	\$54,740	1,476	21%	51	48	509	207	662
115%+	\$54,740 +	2,451	35%	26	22	1,083	209	1,111

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$54,162	7,258	100%	345	176	1,933	1,748	3,055
Total Low-Income Households (<80% of median) <sup>(2)</sup>		3,477	48%	269	107	410	1,294	1,396
30% of median family household income <sup>(3)</sup>	\$16,249	938	13%	97	2	60	433	346
30 - 50%	\$27,081	979	13%	89	67	84	354	384
50 - 60%	\$32,497	539	7%	27	20	49	216	227
60 - 80%	\$43,329	1,021	14%	55	18	217	291	439
80 - 115%	\$62,286	1,524	21%	52	49	526	226	671
115%+	\$62,286 +	2,258	31%	24	20	998	228	988

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	203	100%	30	10	(37)	148	51
Total Low-Income Households (<80% of median) <sup>(2)</sup>	348	171%	31	11	32	110	165
30% of median family household income <sup>(3)</sup>	150	74%	16	0	10	37	88
30 - 50%	119	59%	11	8	10	30	60
50 - 60%	38	19%	2	1	3	18	13
60 - 80%	41	20%	2	1	9	25	4
80 - 115%	49	24%	2	2	17	19	9
115%+	(193)	-95%	(2)	(2)	(85)	19	(123)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

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## Waseca County

### Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	3,129	100%		713	100%		1,185	100%		1,231	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	343	11%	+	199	28%	+	144	12%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	1,967	63%	+	342	48%	+	695	59%	+	930	76%	
= Total	2,310	74%	=	541	76%	=	839	71%	=	930	76%	
Cost Burdened Households <sup>(4)</sup>	819	26%		172	24%		346	29%		302	24%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Waseca County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	348	73	110	165
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>224</u>	<u>35</u>	<u>64</u>	<u>125</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>124</b>	<b>38</b>	<b>45</b>	<b>40</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.



# Watonwan County

Exhibit 1. Income by Household Type, 2000 and 2010

2000 Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$41,700	4,615	100%	230	137	1,164	1,402	1,682
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,133	46%	183	95	293	908	653
30% of median family household income <sup>(3)</sup>	\$12,510	563	12%	68	20	23	308	145
30 - 50%	\$20,850	577	12%	65	30	69	242	171
50 - 60%	\$25,020	314	7%	18	8	66	119	103
60 - 80%	\$33,360	680	15%	32	38	136	238	235
80 - 115%	\$47,955	983	21%	40	26	254	241	422
115%+	\$47,955 +	1,498	32%	7	15	616	253	606

2010 Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
				Single Parents Female	Male	Married Couples		
Total	\$51,015	4,537	100%	241	140	1,108	1,393	1,655
Total Low-Income Households (<80% of median) <sup>(2)</sup>		2,271	50%	201	104	301	902	763
30% of median family household income <sup>(3)</sup>	\$15,305	619	14%	74	21	25	306	193
30 - 50%	\$25,508	703	15%	79	37	84	240	262
50 - 60%	\$30,609	242	5%	14	6	51	118	53
60 - 80%	\$40,812	707	16%	34	40	142	237	256
80 - 115%	\$58,667	822	18%	33	22	213	239	315
115%+	\$58,667 +	1,444	32%	7	15	594	252	577

Change: 2000-2010 Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents Female	Male	Married Couples		
Total	(78)	100%	11	3	(56)	(9)	(27)
Total Low-Income Households (<80% of median) <sup>(2)</sup>	137	-176%	18	8	8	(6)	110
30% of median family household income <sup>(3)</sup>	56	-71%	6	2	2	(2)	47
30 - 50%	126	-161%	14	7	15	(2)	92
50 - 60%	(72)	92%	(4)	(2)	(15)	(1)	(50)
60 - 80%	27	-35%	1	2	6	(2)	21
80 - 115%	(161)	207%	(6)	(4)	(42)	(2)	(107)
115%+	(54)	69%	(0)	(1)	(22)	(2)	(29)

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

For all exhibits, BBC Research & Consulting from 2000 U.S. Census Bureau data and other data sources referenced in the text report.

## Watsonwan County

**Exhibit 2. Structure of the Low-Income Housing Market, 2000**

2000	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households			Non-Senior Households without Children <18		
Total Low-Income Households (< 80% of median)	2,133	100%		572	100%		908	100%		653	100%	
Housed Affordably:												
Existing Subsidized Units <sup>(2)</sup>	329	15%	+	172	30%	+	157	17%	+	0	0%	
+ Private Market Units <sup>(3)</sup>	1,295	61%	+	274	48%	+	515	57%	+	506	77%	
= Total	1,624	76%	=	446	78%	=	672	74%	=	506	77%	
Cost Burdened Households <sup>(4)</sup>	509	24%		126	22%		236	26%		148	23%	

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Watonwan County

### Exhibit 3. Unmet Low-Income Housing Need, 2000-2010

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	137	34	(6)	110
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	↓	<u>16</u>	↓	<u>85</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>42</b>	<b>18</b>		<b>25</b>

Notes:

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.

# Winona County

Exhibit 1. Income by Household Type, 2000 and 2010

2000  Income Categories	HUD Median Family Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$49,800	18,753	100%	885	322	4,583	4,222	8,741
Total Low-Income Households (<80% of median) <sup>(2)</sup>		9,615	51%	782	254	977	3,091	4,511
30% of median family household income <sup>(3)</sup>	\$14,940	3,104	17%	294	55	106	1,283	1,365
30 - 50%	\$24,900	2,602	14%	239	78	189	762	1,333
50 - 60%	\$29,880	1,412	8%	111	48	163	407	682
60 - 80%	\$39,840	2,498	13%	137	73	519	639	1,131
80 - 115%	\$57,270	3,659	20%	75	38	1,323	567	1,657
115%+	\$57,270 +	5,478	29%	28	30	2,283	564	2,573

2010  Income Categories	Family Median Income	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
	Single Parents			Married Couples	Female	Male		
Total	\$64,134	19,572	100%	976	345	4,562	4,251	9,437
Total Low-Income Households (<80% of median) <sup>(2)</sup>		10,678	55%	879	279	1,041	3,112	5,365
30% of median family household income <sup>(3)</sup>	\$19,240	3,641	19%	345	64	125	1,292	1,815
30 - 50%	\$32,067	2,986	15%	275	90	217	768	1,637
50 - 60%	\$38,480	1,536	8%	121	52	177	410	776
60 - 80%	\$51,307	2,514	13%	138	73	522	643	1,138
80 - 115%	\$73,754	3,357	17%	69	35	1,214	571	1,469
115%+	\$73,754 +	5,538	28%	28	31	2,308	568	2,603

Change: 2000-2010  Income Categories	All Households <sup>(1)</sup>		Family Households with Children <18			Senior (65+) Households	Non-Senior Households without Children <18
			Single Parents	Married Couples	Female		
Total	819	100%	91	23	(21)	29	696
Total Low-Income Households (<80% of median) <sup>(2)</sup>	1,062	130%	97	26	64	21	854
30% of median family household income <sup>(3)</sup>	538	66%	51	9	18	9	450
30 - 50%	384	47%	35	12	28	5	304
50 - 60%	125	15%	10	4	14	3	93
60 - 80%	16	2%	1	0	3	4	7
80 - 115%	(303)	-37%	(6)	(3)	(109)	4	(188)
115%+	60	7%	0	0	25	4	30

Notes:

<sup>(1)</sup> The "All Households" category includes owner and renter occupied households throughout the exhibits.

<sup>(2)</sup> Low-income households are households who earn less than 80 percent of the HUD median family income throughout the exhibits.

<sup>(3)</sup> Homeless households are included in the extremely low-income category (<30%) throughout the exhibits.

Sources:

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# Winona County

## Exhibit 2. Structure of the Low-Income Housing Market, 2000

2000							Non-Senior Households without Children <18				
	All Households <sup>(1)</sup>			Family Households with Children <18			Senior (65+) Households				
Total Low-Income Households (< 80% of median)	9,615	100%		2,013	100%		3,091	100%		4,511	100%
Housed Affordably:											
Existing Subsidized Units <sup>(2)</sup>	1,071	11%	+	777	39%	+	286	9%	+	8	0%
+ Private Market Units <sup>(3)</sup>	5,779	60%	+	739	37%	+	1,816	59%	+	3,223	71%
= Total	6,850	71%	=	1,516	75%	=	2,102	68%	=	3,231	72%
Cost Burdened Households <sup>(4)</sup>	2,765	29%		497	25%		989	32%		1,280	28%

Notes:

<sup>(1)</sup> Includes owner and renter occupied households.

<sup>(2)</sup> Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD, RD units, and all owner-occupied subsidized units from MHFA and GMHF databases. A small percentage of subsidized units may house households earning above the low-income cutoff.

<sup>(3)</sup> It is assumed households who are not cost burdened and who are not housed in subsidized units have affordable housing provided by the private market.

<sup>(4)</sup> Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs. A small percentage of households in the cost-burdened category are homeless.

## Winona County

**Exhibit 3. Unmet Low-Income Housing Need, 2000-2010**

	All Low-Income Households	Family Households with Children <18	Senior (65+) Households	Non-Senior Households without Children <18
New Low-Income Households, 2000-2010	1,062	187	21	854
(minus) Expected Provision of Low-Income Housing by the Private Market, 2000-2010 <sup>(1), (2)</sup>	<u>691</u>	<u>69</u>	<u>13</u>	<u>610</u>
<b>(equals) New Low-Income Households Not Served by the Private Market, 2000-2010</b>	<b>371</b>	<b>118</b>	<b>9</b>	<b>244</b>

**Notes:**

<sup>(1)</sup> The private market is expected to increase its share of low-income housing by this amount based on historical trends in private market provision.

<sup>(2)</sup> Forecasting production of new low-income units between 2000 and 2010 by public and philanthropic entities at the county level is very difficult to accomplish, and would likely introduce significant potential for error in predicting future low-income housing need. We do not attempt this task. Instead, we provide production forecasts at the large-area level, including the 7-county Twin Cities Metro Area, Greater Minnesota (80 counties) and the State as a whole.